

The details of the Issue are as under:

Security name:	Indel Money Limited
Security symbol:	IML
Issue size:	Public issue of Secured NCDs and Unsecured NCDs by our Company aggregating up to ₹7,500 lakhs, with an option to retain over-subscription up to ₹7,500 lakhs, aggregating up to ₹15,000 lakhs; Base Issue Size being ₹7,500 lakhs. The Secured NCDs shall be allotted for a value upto ₹7,500 lakhs and Unsecured NCDs shall be allotted for a value upto ₹7,500 lakhs
Type and nature of Instrument	Secured and Unsecured redeemable non-convertible debentures
Issue Price:	₹ 1,000 each NCD
Face value:	₹ 1,000 each NCD
Minimum Lot size:	1 (One) NCD
Market Lot:	1 (One) NCD
Minimum Application Size:	10 NCDs i.e., ₹10,000 (across all options of NCDs)
In Multiples of:	1 (One) NCD (₹1000) after minimum application (across all options of NCDs)
Credit Rating:	‘CRISIL BBB/Stable’: Outlook ‘Stable’ (Triple B; Outlook: Stable) by CRISIL Ratings Limited for Secured and Unsecured Redeemable Non-Convertible Debentures
Rating agency:	CRISIL Ratings Limited
Allotment Mode	In dematerialised form only

The specific terms of the NCDs are mentioned below:

Options	I	II	III	IV	V	VI	VII	VIII	IX	X	XI
Nature	Secured								Unsecured		
Tenure	366 days		18 months		36 months			54 months	61 months		71 Months
Frequency of interest Payment	Monthly	Cumulative	Monthly	Cumulative	Monthly	Annual	Cumulative	Monthly	Monthly	Annual	Cumulative
Minimum Application	10 NCDs (₹10,000) (across all options of NCDs)										
In multiples, of	1 NCD after the minimum application										
Face Value of NCDs (₹/NCD)	₹1,000										
Issue Price (₹/NCD)	₹1,000										
Mode of Interest Payment/ Redemption	Through various options available										
Coupon rate % Per Annum	9.25%	NA	10.50%	NA	10.75%	10.75%	NA	11.00%	12.00%	12.00%	NA
Effective Yield % Per Annum	9.65%	9.25%	11.02%	10.72%	11.30%	10.75%	10.82%	11.57%	12.68%	12.00%	12.43%
Redemption Amount of ₹ 1,000	1,000.00	1,092.75	1,000.00	1,165.00	1,000.00	1,000.00	1,361.00	1,000.00	1,000.00	1,000.00	2,000.00
Put and Call Option	Not Applicable										
Coupon type	Fixed										
Deemed date of Allotment	The date on which the Board or a duly authorised committee approves the Allotment of NCDs. All benefits relating to the NCDs including interest on the NCDs shall be available to the investors from the Deemed Date of Allotment. The actual Allotment of NCDs may take place on a date other than the Deemed Date of Allotment.										